Case 07-21099 Doc 1 Filed 11/09/07 Entered 11/09/07 16:33:57 Desc Main

Official Form 1 (4/07) Thomson West, Rochester, NY Page 1 of 39 Document **United States Bankruptcy Court Voluntary Petition** NORTHERN DISTRICT OF ILLINOIS (if individual, enter Last, First, Middle): Name of Debtor Name of Joint Debtor (Spouse)(Last, First, Middle) Frazier, Bonnie G. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names): NONE Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. Last four digits of Soc. Sec./Compete EIN or other Tax I.D. No. (if more than one, state all): 1917 (if more than one, state all) Street Address of Debtor (No. & Street, City, and State): Street Address of Joint Debtor (No. & Street, City, and State): 1824 N. Linden Apt. 2 ZIPCODE ZIPCODE Chicago IL 600639 County of Residence or of the County of Residence or of the Principal Place of Business: Principal Place of Business: Cook Mailing Address of Joint Debtor Mailing Address of Debtor (if different from street address) (if different from street address) SAME ZIPCODE ZIPCODE Location of Principal Assets of Business Debtor
(if different from street address above): NOT APPLICABLE ZIPCODE (if different from street address above): **Nature of Business** Chapter of Bankruptcy Code Under Which Type of Debtor (Form of organization) (Check one box.) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) П Chapter 9 of a Foreign Main Proceeding Single Asset Real Estate as defined See Exhibit D on page 2 of this form. П Chapter 11 in 11 U.S.C. § 101 (51B) ☐ Chapter 15 Petition for Recognition Corporation (includes LLC and LLP) П Chapter 12 Railroad of a Foreign Nonmain Proceeding Partnership Chapter 13 Stockbroker Other (if debtor is not one of the above Nature of Debts (Check one box) Commodity Broker entities, check this box and state type of Debts are primarily consumer debts, defined Debts are primarily Clearing Bank entity below in 11 U.S.C. § 101(8) as "incurred by an business debts. Other individual primarily for a personal, family, or household purpose" Tax-Exempt Entity Chapter 11 Debtors: (Check box, if applicable.) Check one box: Debtor is a tax-exempt organization Debtor is a small business as defined in 11 U.S.C. § 101(51D). under Title 26 of the United States Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Code (the Internal Revenue Code) Filing Fee (Check one box) Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed Full Filing Fee attached to insiders or affiliates) are less than \$2,190,000. Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable Check all applicable boxes: to pay fee except in installments. Rule 1006(b). See Official Form 3A. A plan is being filed with this petition Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach Acceptances of the plan were solicited prepetition from one or more signed application for the court's consideration. See Offi cial Form 3B. classes of creditors, in accordance with 11 U.S.C. § 1126(b). THIS SPACE IS FOR COURT USE ONLY Statistical/Administrative Information Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of 100-200-1.000-5.001-10,001-25,001 50,001-OVER Creditors 199 999 5.000 10.000 25.000 50.000 100,000 100,000 Ď \$10,000 to \$100,001 to \$1 million to Estimated \$0 to Over \$10,000 \$100,000 \$1 million \$100 million \$100 million Assets \boxtimes \$100,001 to Estimated \$0 to \$50,000 to \$1 million to More than \$50,000 \$100,000 \$1 million \$100 million \$100 million Liabilities X

Case 07-21099 Doc 1 Filed 11/09/07 Entered 11/09/07 16:33:57 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 2 of 39 FORM B1, Page 2 Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Bonnie G. Frazier (If more than two, attach additional sheet) All Prior Bankruptcy Cases Filed Within Last 8 Years Location Where Filed: Case Number: Date Filed: NONE Location Where Filed: Date Filed: Case Number: (If more than one, attach additional sheet) Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor Name of Debtor: Date Filed: Case Number: District: Relationship: Judge: Exhibit A Exhibit B (To be completed if debtor is required to file periodic reports (To be completed if debtor is an individual (e.g., forms 10K and 10Q) with the Securities and Exchange whose debts are primarily consumer debts) Commission pursuant to Section 13 or 15(d) of the Securities I, the attorney for the petitioner named in the foregoing petition, declare that I Exchange Act of 1934 and is requesting relief under Chapter 11) have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under Exhibit A is attached and made a part of this petition each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). 11/ 7/2007 /s/ Beth A. Lehman Signature of Attorney for Debtor(s) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and exhibit C is attached and made a part of this petition. \times No Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for

Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day

possession was entered, and

period after the filing of the petition.

Case 07-21099 Doc 1 Filed 11/09/07 Entered 11/09/07 16:33:57 Desc Main Official Form 1 (4/07) Thomson West, Rochester, NY Document Page 3 of 39 FORM B1, Page 3 Name of Debtor(s): **Voluntary Petition** (This page must be completed and filed in every case) Bonnie G. Frazier **Signatures** Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts petition is true and correct, that I am the foreign representative of a debtor and has chosen to file under chapter 7] I am aware that I may proceed in a foreign proceeding, and that I am authorized to file this petition. under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to (Check only one box.) proceed under chapter 7. I request relief in accordance with chapter 15 of title 11, United States [If no attorney represents me and no bankruptcy petition preparer Code. Certified copies of the documents required by 11 U.S.C. § 1515 are signs the petition] I have obtained and read the notice required by attached. 11 U.S.C. §342(b) Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States chapter of title 11 specified in this petition. A certified copy of the order Code, specified in this petition. granting recognition of the foreign main proceeding is attached. X/s/ Bonnie G. Frazier Signature of Debtor (Signature of Foreign Representative) Signature of Joint Debtor (Printed name of Foreign Representative) Telephone Number (if not represented by attorney) 11/7/2007 (Date) 11/ 7/2007 Signature of Non-Attorney Bankruptcy Petition Preparer Signature of Attorney I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for X /s/ Beth A. Lehman compensation and have provided the debtor with a copy of this document Signature of Attorney for Debtor(s) and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by Beth A. Lehman 1610465 Printed Name of Attorney for Debtor(s) bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or Lehman and Fox accepting any fee from the debtor, as required in that section. Official Form 6 East Monroe Suite 1004 Printed Name and title, if any, of Bankruptcy Petition Preparer Chicago IL 60603 Social Security number (If the bankruptcy petition preparer is not an 312.332.4499 individual, state the Social Security number of the officer, principal Telephone Number responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) 11/ 7/2007 Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests the relief in accordance with the chapter of title Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. 11, United States Code, specified in this petition. Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is Signature of Authorized Individual not an individual.

Printed Name of Authorized Individual

Title of Authorized Individual

11/ 7/2007

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

n re <i>Bo</i>	nnie	G.	Frazier				Case No. Chapter	7	
				Debtor(s)		-			

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

·
1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not I have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Page 5 of 39 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Bonnie G. Frazier

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UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 fling fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years

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or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

Printed name and title, if any, of Bankruptcy Petition Preparer	-	mber (If the bankruptcy petition individual, state the Social Security	
Address:	number of the officer, principal, responsible person partner of the bankruptcy petition preparer.) (Requ		
X	by 11 U.S.C. § 11	0.)	
Signature of Bankruptcy Petition Preparer or officer,			
principal, responsible person, or partner whose Social			
Security number is provided above.			
Certifica	te of the Debtor		
I (We), the debtor(s), affirm that I (we) have received and	read this notice.		
	X		
Printed Name(s) of Debtor(s)	Signature of Debtor	Date	
Case No. (if known)	X		

Signature of Joint Debtor (if any)

Date

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re	Bonnie (G.	Frazier		Case No. Chapter	7
				/ Debtor		
	Attorney for I	Debto	or: Beth A.	Lehman		

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

- 1. The undersigned is the attorney for the debtor(s) in this case.
- 2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
- 3. \$ 299.00 of the filing fee in this case has been paid.
- 4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
- 5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and

None other

6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and

None other

7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:

None

8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:

None

Dated: 11/ 7/2007 Respectfully submitted,

X/s/ Beth A. Lehman

Attorney for Petitioner: Beth A. Lehman Lehman and Fox

Lehman and Fox 6 East Monroe Suite 1004

Chicago IL 60603

FORM B6A (10/05) West Group, Rochester, NY
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No continuation sheets attached

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In re <i>Bonnie G.</i>	Frazier	/ Debtor	Case No	
-				(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property Husband Wife- Joint Community	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
None			None

(Report also on Summary of Schedules.)

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In re Bonnie G.	Frazier	/ Debtor	Case No.	
-			•	(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N o n e	Description and Location of Property	HusbandH WifeW JointJ CommunityC	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	x			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking acct Park Natl Bank Location: In debtor's possession		\$ 50.00
Security deposits with public utilities, telephone companies, landlords, and others.		security deposit Location: In debtor's possession		\$ 1,750.00
Household goods and furnishings, including audio, video, and computer equipment.		furniture Location: In debtor's possession		\$ 1,000.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		clothing Location: In debtor's possession		\$ 1,000.00
7. Furs and jewelry.	x			
Firearms and sports, photographic, and other hobby equipment.	X			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c); Rule 1007(b)).	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			

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In re Bonnie G. Frazier	/ Debtor	Case No.	
		-	(if known)

SCHEDULE B-PERSONAL PROPERTY

Type of Property N Description and Location of Property					Current Value of Debtor's Interest, in Property Without	
	n e	c	Husband- Wife- Joint Community-	-W J	Deducting any Secured Claim or Exemption	
14. Interests in partnerships or joint ventures. Itemize.	X					
Government and corporate bonds and other negotiable and non-negotiable instruments.	X					
16. Accounts Receivable.	X					
Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x					
Other liquidated debts owing debtor including tax refunds. Give particulars.	X					
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X					
Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X					
Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X					
22. Patents, copyrights, and other intellectual property. Give particulars.	X					
23. Licenses, franchises, and other general intangibles. Give particulars.	X					
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X					
25. Automobiles, trucks, trailers and other vehicles.	X					
26. Boats, motors, and accessories.	x					
27. Aircraft and accessories.	x					
28. Office equipment, furnishings, and supplies.	X					
29. Machinery, fixtures, equipment and supplies used in business.	X					
30. Inventory.	X					
31. Animals.	X					

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In re Bonnie G.	Frazier	/ Debtor	Case No.	
			_	(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n	Description and Location of Property	Husband Wife	-W	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or
	e		Joint Community	-J	Secured Claim or Exemption
32. Crops - growing or harvested. Give particulars.	X				
33. Farming equipment and implements.	X				
34. Farm supplies, chemicals, and feed.	x				
35. Other personal property of any kind not already listed. Itemize.	x				

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Bonnie G. Frazier	/ Debtor	Case No.	
			(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	
☐ 11 U.S.C. § 522(b) (2):	
□ 11 U.S.C. § 522(b) (3):	

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions		
furniture	735 ILCS 5/12-1001(b)	\$ 1,000.00	\$ 1,000.00		
clothing	735 ILCS 5/12-1001(a)	\$ 1,000.00	\$ 1,000.00		

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Official Form 6D (10/06) West Group, Rochester, NY

in re Bonnie G. Frazie	er	, Case No	
	Debtor(s)		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primary consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Of V: H W- J	f Lien, and [as Incurred, Nature Description and Market Derty Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No:									
			Value:						
Account No:									
			Value:						
Account No:									
			Value:						
No continuation sheets attached	l	1	<u> </u>		Subto			\$ 0.00	\$ 0.0
				(Use only	Т	ota	l \$	\$ 0.00 (Report also on Summary of	\$ 0.0

Schedules.)

Statistical Summary of Certain Liabilities and Related Data) Document

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(if known)

In re Bonnie G. Frazier

Debtor(s)

Case No.

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Taxes and Certain Other Debts Owed to Governmental Units

were not delivered or provided. 11 U.S.C. § 507(a)(7).

Certain farmers and fishermen

Deposits by individuals

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*}Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re Bonnie G. Frazier		_ ,	Case No.	
	Debtor(s)			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

ype of Priority for Claims Listed on This Sheet:	Taxes	and	Certain	Other	Debts	Owed	to	<i>Governmental</i>	${\it Units}$	
--	-------	-----	---------	-------	-------	------	----	---------------------	---------------	--

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim HHusband WWife JJoint CCommunity	Contingent	Unliquidated	Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 1917 Creditor # : 1 Il Department of Revenue PO Box 64449 Chiacgo IL 60664		State income tax				\$ 468.00	\$ 468.00	\$ 0.00
Account No: 1917 Creditor # : 2 Ill Dept of Employmnt Security Bankruptcy Unit, 3d floor 401 S State Chicago, IL 60605		Overpayment unemployment				\$ 600.00	\$ 600.00	\$ 0.00
Account No: 1917 Creditor # : 3 Ill Dept of Revenue BK 100 W. Randolph #7-425 Chicago, IL 60506		03 State income tax				\$ 400.00	\$ 400.00	\$ 0.00
Account No: 1917 Creditor # : 4 IRS IRS Mail stop 5010 CHI/ 230 S. Dearborn Chicago IL 60604		01 Federal Income Tax				\$ 682.00	\$ 682.00	\$ 0.00
Account No:								
Account No:								
Sheet No. 1 of 1 continuation sheets to Schedule of Creditors Holding Priority Claims	ı at	ached Su (Total of Use only on last page of the completed Schedule E. Report to Summary of Summary	To otal a	s pa tal also	age) I \$ on	2,150.00	2,150.00	0.00
		(Use only on last page of the completed Schedule E. If applica also on the Statistical Summary of Certain Liabilities and Rela		rep	ort		2,150.00	0.00

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Official Form 6F (10/06) West Group, Rochester, NY

In re Bonnie G. Frazier	,	Case No.	
Debtor(s)			(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Cotingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	1	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7384 Creditor # : 1 Benjamin Nelson C/O William S. Ryan PO Box 218 Franklin Park IL 60131			Summon					\$ 5,640.00
Account No: 3595 Creditor # : 2 Household Po Box 3228 Naperville IL 60566			Mortgage					\$ 1,598.00
Account No: 7058 Creditor # : 3 Capital 1 Bank POB 85520 Richmond VA 23285-5015			Credit Card Purchases					\$ 1,376.00
Account No: 7472 Creditor # : 4 Capital One Bank PO Xox 85520 Richmond VA 23285-5015			Credit Card Purchases					\$ 1,023.00
4 continuation sheets attached		1	ı	Su	bto	otal ota	·	\$ 9,637.00

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re	Bonnie G. Frazier	,	Case No.	
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Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1096 Creditor # : 5 Capital One Bankruptcy PO Box 85167 Richmond VA 23285-5167			Credit Card Purchases				\$ 521.00
Account No: Creditor # : 6 Cavalry Invesments 7 Skyline Dr, 2nd fl Hawthorne NY 10532			Credit Card Purchases				\$ 337.00
Account No: 4738 Creditor # : 7 Cardholder Management Services 101 Crossways Park Dr Woodbury NY 11797			Credit Card Purchases				\$ 956.00
Account No: 4738 Creditor # : 8 GEMB/QVC PO Box 981402 E1 Paso TX 79998			Credit Card Purchases				\$ 521.00
Account No: 6101 Creditor # : 9 GEMB/Walmart PO Box 981400 El Paso TX 79998			Credit Card Purchases				\$ 472.00
Account No: 2410 Creditor # : 10 HB/Carsons 3455 Highway 80 w Jackson MS 39209			Credit Card Purchases				\$ 613.00
Sheet No. 1 of 2 continuation sheets attack Creditors Holding Unsecured Nonpriority Claims	hed t	to So	chedule of (Use only on last page of the completed Schedule F. Report also on Summ and, if applicable, on the Statistical Summary of Certain Liabilities a	ary of S	Tot	al \$	\$ 3,420.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Bonnie G. Frazier	_,	Case No.

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.) Account No: 4517 Creditor # : 11 Household C/O Louis S. Freedman PO Box 3228 Naperville IL 60566	Co-Debtor	H W J、	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community Judgement	Contingent	Unliquidated	Disputed	Amount of Claim \$ 9,247.00
Account No: 0010							\$ 7,955.00
Creditor # : 12 Household Finance Corp. 1421 Kristina Way Chesapeak VA 23320							
Account No: 5989							\$ 888.00
Creditor # : 13 HSBC Bank 90 Christinana Rd New Castle DE 19720			Loan				
Account No: 3211							\$ 95.00
Creditor # : 14 Loss Prevention Division Figi' 3200 South Maple Ave Marshfield WI 54404			Credit Card Purchases				
Account No: 2121							\$ 2,429.00
Creditor # : 15 LVNV Funding LLC PO Box 10584 Greenville SC 29603-0584			Credit Card Purchases				
Account No: 0142							\$ 102.00
Creditor # : 16 Merchants Credit Guide 223 W. Jackson ST Chicago IL 60606			Medical bill				
				_			
Sheet No. 2 of 4 continuation sheets attac Creditors Holding Unsecured Nonpriority Claims	ned t	o So	Chedule of (Use only on last page of the completed Schedule F. Report also on Summand, if applicable, on the Statistical Summary of Certain Liabilities are	ary of S	Tota ched	al \$	\$ 20,716.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re Bonnie G. Frazier	,	Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	J	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. Husband Wife Joint Community	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1996 Creditor # : 17 Midland Credit Management 5575 Roscoe Ct San Diego CA 91823			Credit Card Purchases				\$ 370.00
Account No: 2282 Creditor # : 18 Monogram CC of GA POB 32000 Oralando FL 32890-3200			Judgement				\$ 1,406.00
Account No: 8715 Creditor # : 19 Nationwide Credit, Inc. 9919 Roosevelt Rd Westchester IL 60154			Medical bill				\$ 59.00
Account No: 4008 Creditor # : 20 Small Business Adm. 200 W. Santa Ana Blvd Ste 700 Santa Ana CA 92701			Other				\$ 9,008.00
Account No: 0056 Creditor # : 21 Taxmasters PO Box 12933 Shawnee Mission KS 66282			Taxes				\$ 916.00
Account No: 2526 Creditor # : 22 Unifund Corportion 10625 Techwood Cir Cincinnati OH 45242			Credit Card Purchases				\$ 7,258.00
Sheet No. 3 of 4 continuation sheets atta Creditors Holding Unsecured Nonpriority Claims	iched f	o Sc	chedule of (Use only on last page of the completed Schedule F. Report also on Sum and, if applicable, on the Statistical Summary of Certain Liabilities	mary of S	Fota	l \$	\$ 19,017.00

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Official Form 6F (10/06) - Cont. West Group, Rochester, NY

In re_Bonnie G. Frazier	, Case No.	

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Creditor's Name, Mailing Address			Date Claim was Incurred,				Amount of Claim
including Zip Code,	ē		and Consideration for Claim.	¥	ted		
And Account Number	Co-Debtor		If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	ted	
(See instructions above.)	5	H W	Husband Wife	ntii	ligi	Disputed	
, ,		J	Joint	ၓ	בֿ	Ö	
Account No: 2441		U	Community				\$ 484.00
Creditor # : 23 WFNNB/BH			Credit Card Purchases				
PO Box 182121							
Columbus OH 43218-2149							
Account No: 0042							\$ 1,174.00
Creditor # : 24			Credit Card Purchases				, =,=:::::
Zenith Acquisitions Corp							
220 John Glenn Dr #1 Buffalo NY 14228							
Account No:							
Account No:							
Account No:							
Account No:							
Sheet No. 4 of 4 continuation sheets at	tached t	o So	chedule of	Subt	ota	I \$	\$ 1,658.00
Creditors Holding Unsecured Nonpriority Claims				-	Γota	al\$	
			(Use only on last page of the completed Schedule F. Report also on Sumr and, if applicable, on the Statistical Summary of Certain Liabilities	nary of Sand Relat	ched ed D	ules ata)	\$ 54,448.00

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nre Bonnie G. Frazier	/ Debtor	Case No.	
		-	(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "minor child" and do not disclose the child's name. See 11 U.S.C 112 Fed.R.Bankr.P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Alvin Williams	Contract Type: Residential lease Terms: Beginning date: Debtor's Interest: Description:
	Buyout Option:

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nre <i>Bonnie G. Frazier</i>	/ Debtor	Case No.	
		•	(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California Idaho, Louisiana, Nevada, New Mexico, Puerto Rico Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. In community property states, a married debtor not filling a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the childs name. See 11 U.S.C 112; Fed.Bankr.P. 1007(m).

☑ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

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In re Bonnie G. Frazier	, Case No	
Debtor(s)	(if known)	

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE						
Status: Single	RELATIONSHIP(S):		AGE(S):				
EMPLOYMENT:	DEBTOR		SPO	USE			
Occupation	debt counselor						
Name of Employer	Jerome Lamet						
How Long Employed	1 yr						
Address of Employer	542 S Dearborn Chicago IL 60605						
INCOME: (Estimate of ave	rage or projected monthly income at time case filed)	•	DEBTOR		SPOUSE		
Monthly gross wages, sa Estimate Monthly Overting	alary, and commissions (pro rate if not paid monthly) me	\$ \$	1,967.33 0.00		0.00 0.00		
3. SUBTOTAL		\$	1,967.33	-	0.00		
4. LESS PAYROLL DEDUC a. Payroll Taxes and So b. Insurance c. Union Dues d. Other (Specify):		\$\$\$\$	344.50 0.00 0.00 0.00	т	0.00 0.00 0.00 0.00		
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$	344.50	\$	0.00		
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,622.83	\$	0.00		
Income from Real Prope Interest and dividends	or support payments payable to the debtor for the debtor's use or that	\$ \$ \$ \$	0.00 0.00 0.00 0.00	\$ \$	0.00 0.00 0.00 0.00		
11. Social Security or gove Specify: social s12. Pension or retirement i13. Other monthly income Specify:	security	\$ \$	692.00 0.00	\$	0.00 0.00 0.00		
14 CURTOTAL OF LINES	7 TUDOLICU 12	\$	692.00	¢	0.00		
14. SUBTOTAL OF LINES		\$	2,314.83		0.00		
15. AVERAGE MONTHLY 16. COMBINED AVERAGE	INCOME (Add amounts shown on lines 6 and 14) EMONTHLY INCOME: (Combine column totals	*	\$		4.83		
	only one debtor repeat total reported on line 15)		t also on Summary of So ical Summary of Certair	chedules	and, if applicable, on		

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Bonnie G. Frazier	, Case No
Debtor(s)	(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi -weekly, quarterly, semi-annually, or annually to show monthly rate.

-weekly, quarterly, semi-annually, or annually to show monthly rate.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of en "Spouse."	xpenditures lal	peled
Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? Yes \Boxed No \Boxed		
b. Is property insurance included? Yes \Boxed No \Boxed		
2. Utilities: a. Electricity and heating fuel	\$	30.0.00
b. Water and sewer	\$	0.00
c. Telephone d. Other cell for work	\$	80.00 50.00
Other	Φ ¢	0.00
Other	\$	0.00
		000
Home maintenance (repairs and upkeep) 4. Food	\$ \$	200.00
4. Food 5. Clothing	*	80.00
6. Laundry and dry cleaning	\$	80.00
7. Medical and dental expenses	T T	
Neutral and deficial expenses S. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	,	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	, T	
a. Homeowner's or renter's	\$	30.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	137.00
e. Other	\$	00.
Other	\$	0.00
Other	\$	0.,00
12. Taxes (not deducted from wages or included in home mortgage)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	ο Ω¢
b. Other: IRS delinquency	\$	100.00
c. Other:		000
d. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others		
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17. Other: personal grooming	\$ \$	80.00
Other:	\$	
Other:	\$	0.00
40.41/504.05.404/51/1951/050.7.4.1/5.4.4.5.0	-	0 007 00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules	\$	2,287.00
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	2,314.83
b. Average monthly expenses from Line 18 above	\$	2,287.00
c. Monthly net income (a. minus b.)	\$	27.83

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Bonnie G. Frazier		Case No.	
		Chapter	7
	/ Debtor		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 0.00		
B-Personal Property	Yes	3	\$ 3,800.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 0.00	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 2,150.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	5		\$ 54,448.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 2,314.83
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,287.00
тот	AL	17	\$ 3,800.00	\$ 56,598.00	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Bonnie G. Frazier	Case No.
	Chapter 7
	/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 2,150.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	s 2,150.00

State the following:

Average Income (from Schedule I, Line 16)	\$ 2,314.83
Average Expenses (from Schedule J, Line 18)	\$ 2,287.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 1,967.33

State the following:

		\$ 0.00
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 2,150.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 54,448.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 54,448.00

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In re Bonnie G. Frazier	Case No.
Debtor	(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of correct to the best of my knowledge, information and belief.		sheets, and that they are true and
Date: <u>11/7/2007</u> S	Signature /s/ Bonnie G. Frazier	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re: Bonnie G. Frazier

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor my also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 1800 wages

Last Year:20800 Year before:8235

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

Year to date: 692 social security

Last Year:7800 Year before:7500

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3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

X	NC)NE

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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XI.	17	U	N	Е

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

NONE

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

mtg co v Frazier

foreclosure

sold at sheriffs sale 4/06

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

8. Losses

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

DATE OF PAYMENT,

AMOUNT OF MONEY OR

NAME AND ADDRESS OF PAYEE

NAME OF PAYER IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Payee: Beth A. Lehman

Date of Payment:

Payor: Bonnie G. Frazier

\$990.00

Address: 6 East Monroe Suite 1004

Chicago, IL 60603

10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a benificiary.

NONE

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NONE

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and

Form 7 (4/07) Thomas P.W. st, Rockester, NPOC 1 a joint petition is not filed.) NONE	Document Page 32 of 39	07 16:33:57 Desc Main
14. Property held for another person List all property owned by another person that the debto NONE	or holds or controls.	
	ely preceding the commencement of this case, list all prent petition is filed, report also any separate address of either s	spouse.
ADDRESS	NAME USED	DATES OF OCCUPANCY
Debtor:5812 W Rice, Chicago 60651 Address:	Name(s):same	94-06
Puerto Rico, Texas, Washington, or Wisconsin) within and of any former spouse who resides or resided with th NONE	n eight years period immediately preceding the commencem ne debtor in the community property state.	nent of the case, identify the name of the debtor's spouse
17. Environmental Information		
	s apply: cal statute or regulation regulating pollution, contamination ater, or other medium, including, but not limited to, statutes	
"Site" means any location, facility, or property as definincluding, but not limited to disposal sites.	ned under any Environmental Law, whether or not presently or	formerly owned or operated by the debtor,
"Hazardous Material" means anything defined as haza under an Environmental Law:	ardous waste, hazardous substance, toxic substance, hazardo	ous material, pollutant, or contaminant or similar term
-	the debtor has received notice in writing by a governmental ental unit, the date of the notice, and, if known, the Environmental	
NONE		
b. List the name and address of every site for which to which the notice was sent and the date of the notice.	the debtor provided notice to a governmental unit of a relea	ase of Hazardous Material. Indicate the governmental unit
NONE		
c. List all judicial or administrative proceedings, include the name and address of the governmental unit that is or	ding settlements or orders, under any Environmental Law, wir was a party to the proceeding, and the docket number.	vith respect to which the debtor is or was a party. Indicate
NONE		

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses

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in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencment of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencment of this case.

NONE □	
b. Identify any business listed in response to	subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.
NONE .	
MINONE	
[If completed by an individual or individual an	d spouse]
I declare under penalty of perjury that I have any attachments thereto and that they are tru	read the answers contained in the foregoing statement of financial affairs and e and correct.
Date 11/ 7/2007	Signature /s/ Bonnie G. Frazier of Debtor
Date	Signature of Joint Debtor

(if any)

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

nre <i>Bonnie G. Frazier</i>		Case No. Chapter 7				
			Debtor			
CHAPTER 7 IN	DIVIDUAL DEBTOR	'S STATEME	NT OF II	NTENTIO	ON	
☐ I have filed a schedule of assets and liabilities wh☐ ☐ I have filed a schedule of executory contracts and ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐	d unexpired leases which include	es personal property	subject to an ι		se.	
☐ I intend to do the following with respect to the pro Description of Secured Property	Creditor's Name	s those debts or is s	Property will be Surrendered	1	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
None						
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
	Signature of	Debtor(s)				
Date: 11/ 7/2007	Debtor: /s/ Bonnie	G. Frazier				
Date:	Joint Debtor:					

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UNITED STATES BANKRUPTCY COURT **NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION**

Case No.

In re Bonnie G. Frazier	Case No.
	Chapter 7
Attorney for Debtor: Beth A. Lehman	
VERIFICATION OF CREDITOR MATRIX	
The above named Debtor(s) here	by verify that the attached list of creditors is true and correct to the
best of our knowledge.	
Date: 11/ 7/2007	/s/ Bonnie G. Frazier

Benjamin Nelson C/O William S. Ryan PO Box 218 Franklin Park, IL 60131

Household Acct#: 3595 Po Box 3228 Naperville, IL 60566

Capital 1 Bank Acct#: 7058 POB 85520 Richmond, VA 23285-5015

Capital One Bank Acct#: 7472 PO Xox 85520 Richmond, VA 23285-5015

Capital One Bankruptcy Acct#: 1096 PO Box 85167 Richmond, VA 23285-5167

Cavalry Invesments 7 Skyline Dr, 2nd fl Hawthorne, NY 10532

Cardholder Management Services Acct#: 4738 101 Crossways Park Dr Woodbury, NY 11797

GEMB/QVC Acct#: 4738 PO Box 981402 El Paso, TX 79998 GEMB/Walmart
Acct#: 6101
PO Box 981400
El Paso, TX 79998

HB/Carsons Acct#: 2410 3455 Highway 80 w Jackson , MS 39209

Household C/O Louis S. Freedman PO Box 3228 Naperville, IL 60566

Household Finance Corp. Acct#: 0010 1421 Kristina Way Chesapeak , VA 23320

HSBC Bank Acct#: 5989 90 Christinana Rd New Castle , DE 19720

Il Department of Revenue Acct#: 1917 PO Box 64449 Chiacgo, IL 60664

Ill Dept of Employmnt Security
Bankruptcy Unit, 3d floor
401 S State
Chicago,, IL 60605

Ill Dept of Revenue BK Acct#: 1917
100 W. Randolph #7-425 Chicago,, IL 60506

IRS
IRS Mail stop 5010 CHI/
230 S. Dearborn
Chicago, IL 60604

Loss Prevention Division Figi' Acct#: 3211 3200 South Maple Ave Marshfield , WI 54404

LVNV Funding LLC
Acct#: 2121
PO Box 10584
Greenville , SC 29603-0584

Merchants Credit Guide Acct#: 0142 223 W. Jackson ST Chicago , IL 60606

Midland Credit Management Acct#: 1996 5575 Roscoe Ct San Diego, CA 91823

Monogram CC of GA Acct#: 2282 POB 32000 Oralando, FL 32890-3200

Nationwide Credit, Inc. Acct#: 8715 9919 Roosevelt Rd Westchester, IL 60154

Small Business Adm.
Acct#: 4008
200 W. Santa Ana Blvd Ste 700
Santa Ana, CA 92701

Taxmasters
Acct#: 0056
PO Box 12933
Shawnee Mission, KS 66282

Unifund Corportion Acct#: 2526 10625 Techwood Cir Cincinnati, OH 45242

WFNNB/BH Acct#: 2441 PO Box 182121 Columbus , OH 43218-2149

Zenith Acquisitions Corp Acct#: 0042 220 John Glenn Dr #1 Buffalo, NY 14228